

The Honorable Timothy W. Dore
Chapter 7

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON

In Re:

Nicholas Clifton Barnard

Debtor.

Case No.: 20-11870-TWD

Chapter 7

DECLARATION IN SUPPORT OF
MOTION FOR RELIEF FROM STAY

The undersigned declares and states:

1. I am of legal age, not a party to the above captioned action, and competent to be a witness.

2. I am employed by Santander Consumer USA Inc. ("Creditor") as a Bankruptcy Specialist. I am familiar with the process by which Creditor maintains its loan records and evaluate status based upon those records. I personally know that the records kept are in the course of regularly conducted business and are a matter of the business routine. Entries in the records are made at or near the time of the event recorded by or with information from a person with knowledge of the event recorded. My training includes instruction on how to access business records necessary to offer testimony concerning loan status and documentation. I offer the testimony in this declaration based on my review of the relevant business records.

3. The Debtor purchased a 2013 Ford C-Max VIN: 1FADP5CU7DL531019 (the "Vehicle"), under the Retail Installment Contract dated July 26, 2017, attached hereto as Exhibit "I" and incorporated by this reference.

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4. Creditor has a valid and perfected security interest in the Vehicle as shown on the attached Exhibit "2".

5. The contract provided for 72 monthly payments of \$411.65 at 15.02%. The contract is past due for January 15, 2020 and all subsequent payments. The total amount past due under the contract is approximately \$2,864.85 as of July 21, 2020.

6. It is not known what, if any, equity there is in the Vehicle since Creditor has not had the opportunity to inspect the Vehicle and does not have information on the Vehicle's condition. However, as of July 21, 2020, the outstanding balance due to Creditor is \$11,469.75. The estimated value of the Vehicle is \$8,250.00.

I declare on penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on August 4, 2020 at W. Richland Hills, Texas

Signature _____

Printed Name _____

Title